

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

THERESA J. HENDRICKS

Debtor(s)

Case No. 17-21711JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/25/2017.
- 2) The plan was confirmed on 07/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/27/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/19/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,932.00.
- 10) Amount of unsecured claims discharged without full payment: \$25,513.15.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$33,563.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$33,563.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,566.28  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,066.28**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACBA FCU(*)	Unsecured	4,045.83	4,922.58	4,922.58	348.03	0.00
ACBA FCU(*)	Unsecured	624.84	NA	NA	0.00	0.00
ACBA FCU(*)	Unsecured	382.66	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - IND]	Secured	0.00	0.00	0.00	0.00	0.00
BANK OF NEW YORK MELLON - IND]	Priority	0.00	0.00	0.00	0.00	0.00
BANK OF NEW YORK MELLON - IND]	Secured	40,000.00	62,480.38	930.24	930.24	2,944.80
BARCLAYS BANK DELAWARE	Unsecured	731.55	NA	NA	0.00	0.00
CITY AND SCHOOL DISTRICT OF PIT]	Priority	0.00	2,107.60	2,107.60	2,107.60	0.00
CLEARVIEW FCU**	Unsecured	1,793.00	700.78	700.78	49.55	0.00
CONVERGENT OUTSOURCING INCOI	Unsecured	3,405.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	32.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	264.00	486.62	486.62	34.40	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	565.75	NA	NA	0.00	0.00
ERC	Unsecured	272.46	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	704.48	704.48	704.48	49.81	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	59.18	59.18	4.18	0.00
INTERNAL REVENUE SERVICE*	Priority	400.00	361.26	361.26	361.26	0.00
JORDAN TAX SERVICE INC**	Priority	1,282.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	439.06	439.06	439.06	31.04	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	3.85	3.85	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	81.92	39.85	39.85	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	10,180.72	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	2,000.00	2,645.38	2,645.38	187.03	0.00
PITTSBURGH PARKING COURT	Unsecured	83.00	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	431.75	2,101.93	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	0.00	1,752.95	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,057.92	1,057.92	1,057.92	74.79	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	666.10	666.81	666.81	47.14	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	565.00	565.21	565.21	39.96	0.00
QUEST DIAGNOSTICS INC	Unsecured	33.63	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	42.07	42.07	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	0.27	0.27	0.00
SANTANDER CONSUMER USA**	Secured	16,000.00	7,875.00	7,875.00	7,875.00	1,540.63
SANTANDER CONSUMER USA**	Unsecured	0.00	7,800.96	7,800.96	551.53	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	163.20	163.20	11.54	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	666.30	640.51	640.51	45.28	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$930.24	\$930.24	\$2,944.80
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,875.00	\$7,875.00	\$1,540.63
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$8,805.24</b>	<b>\$8,805.24</b>	<b>\$4,485.43</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,551.05	\$12,731.77	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,551.05</b>	<b>\$12,731.77</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,856.54</b>	<b>\$1,474.28</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,066.28</u>	
Disbursements to Creditors	<u>\$27,496.72</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$33,563.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/17/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.